

Information to identify the case:

Debtor 1	Bishop D. Hamilton	Social Security number or ITIN	xxx-xx-9042
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-29090-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bishop D. Hamilton
aka Darryl B Hamilton

1/9/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Bishop D. Hamilton
DebtorCase No. 18-29090-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Bishop D. Hamilton, 95 Ivy Street, Newark, NJ 07106-2901
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +THE BANK OF NEW YORK MELLON ET.AL., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517877312 +Bank of America, c/o Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road,
 Mount Laurel, NJ 08054-3437
 517808822 Bob's Furniture, Wells Fargo, PO Box 71118, Charlotte, NC 28272-1118
 517808824 +Central Credit Services LLC, 9550 Regency Sq Blvd., Jacksonville, FL 32225-8169
 517859730 +CitiFinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 517859727 +City of Newark, 920 Broad Street, Newark, NJ 07102-2660
 518159911 +City of Newark, Department of Water and Sewer Utilities, C/O Law Department,
 920 Broad Street, Room 316, Newark, NJ 07102-2609
 517859732 +East Orange Gen Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
 517859736 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517854271 Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419
 517808826 +Sequirm Asset Solutions, LLC, 1130 North Chase Parkway, Suite 150,
 Marietta, GA 30067-6429
 517808825 +State Farm Home Owners Policy, 100 State Farm Place, Ballston Spa, NY 12020-3722
 517859739 +Wells Fargo/Bob's Discount Furniture, PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2020 00:10:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517877305 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bank of America, Attn:Bankruptcy, PO Box 982238,
 El Paso, TX 79998
 517776966 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517859728 +EDI: CHASE.COM Jan 10 2020 04:38:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 517859729 +EDI: CHRYSLER.COM Jan 10 2020 04:38:00 Chrysler Financial/TD Auto, PO Box 9223,
 Farmington Hills, MI 48333-9223
 517859731 +EDI: DISCOVER.COM Jan 10 2020 04:38:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 517776967 E-mail/Text: bankruptcy.bnc@ditech.com Jan 10 2020 00:10:04 Ditech Financial LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 517905521 E-mail/Text: bankruptcy.bnc@ditech.com Jan 10 2020 00:10:04 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 517859733 +EDI: BLUESTEM Jan 10 2020 04:38:00 Fingerhut, PO Box 1250, Saint Cloud, MN 56395-1250
 517859734 +EDI: AMINFOFP.COM Jan 10 2020 04:38:00 First Premier Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 517808821 +EDI: AMINFOFP.COM Jan 10 2020 04:38:00 First Premier Bank, PO Box 5529,
 Sioux Falls, SD 57117-5529
 517859735 +E-mail/Text: bcwrtoff@cablevision.com Jan 10 2020 00:10:55 Optimum, 1111 Stewart Avenue,
 Bethpage, NY 11714-3533
 517846797 +EDI: JEFFERSONCAP.COM Jan 10 2020 04:38:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 517846797 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 10 2020 00:10:29 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 517859737 EDI: TDBANKNORTH.COM Jan 10 2020 04:38:00 TD Bank, PO Box 1190, Lewiston, ME 04246
 518455983 EDI: BANKAMER.COM Jan 10 2020 04:38:00 THE BANK OF NEW YORK MELLON FKA THE BANK ET.AL.,
 Bank of America, PO BOX 31785, Tampa FL 33631-3785
 517872527 EDI: BANKAMER.COM Jan 10 2020 04:38:00 THE BANK OF NEW YORK MELLON FKA THE BANK***,
 Bank of America, PO BOX 31785, Tampa FL 33631-3785
 517808823 E-mail/Text: AR@vivint.com Jan 10 2020 00:09:35 Vivint Smart Home,
 62992 Collection Center Dr, Chicago, IL 60693-0629
 517859738 +EDI: VERIZONCOMB.COM Jan 10 2020 04:38:00 Verizon Wireless, 500 Technology Drive,
 Suite 550, Weldon Spring, MO 63304-2225
 517880567 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jan 09, 2020

517877311* +Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK ET.AL. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Gertner on behalf of Debtor Bishop D. Hamilton mark@gertnerlaw.com,
gconley@gertnerlaw.com
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK ET.AL. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL.
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10